Exhibit A

Diligence Response



Sent/Received RESCAP

LILIN 2 0 2013

MORRISON

FOERSTER



Claim Number 4413 **Basis of Claim** SEE EXMIBITS ATTACHED LOURT ORDER INDEX: 11-3663 COURT OF APPEALS SECOND G'ROUST AND Explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy EVIDENCE cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim.

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the following loan information, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Loan Number:		8738	8
Address of pro	perty related to the	above loan number:	N AVE.
City: REGO	PARK	State: N.	1. ZIP Code: 11374

Additional resources may be found at - http://www.kccllc.net/rescap

NITED STATES BANKRUPTCY CO	URTDISTRICT OF		PROOF OF CLAIM
unic of Debtor: VMECOMINGS.CM	AC.	87 <i>3</i> 8	NOV - 8 2012
	m for an administrative expense that arises aft t of an administrative expense according to 1		
ame of Creditor (the person or other entity)	to whom the debtor owes money or property):		COURT HEE ONLY
ame and address where notices should be s	cnt:		COURT USE ONLY Check this box if this claim amends a
GAMUN QUIROZ	TAN AIR REED	PARK N.Y.	previously filed claim.
clephone number:	TAN AUF REGO	11374	Court Claim Number:(If known)
		10/1/	Filed on:
Name and address where payment should be RAMON BULBO? 39-37 METROPO	Sent (If different from above): ATTAN AUE REGO Commail: RAYOR 1 AND OJON 40	O PARKNY.	O Check this box if you are aware that anyone clse has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: 118 273 2192	email: RAYOR 1 AND 0160 40	Tondik coch	RECEIVED
. Amount of Claim as of Date Case Filed	5 72.000 PLUS IN	VIEREST	
6-11 of the delete is account a complete			NOV 1 5 2012
fall or part of the claim is secured, complet			NOV 1 5 2012
fall or part of the claim is entitled to priorit		amount of the claim. Attach a se	KURTZMAN CARSON CONSULTANTS
fall or part of the claim is entitled to priorit Check this box if the claim includes intere Basis for Claim: (See instruction #2)	y, complete item 5.	amount of the claim. Attach a st	KURTZMAN CARSON CONSULTANTS tatement that itemizes interest or charges.
Check this box if the claim includes intered. Basis for Claim: (See instruction #2) 3. Last four digits of any number by which creditor identifies debtor:	y, complete item 5. est or other charges in addition to the principal a. Debtor may have scheduled account as: GMRC	3b. Uniform Claim Identifie	KURTZMAN CARSON CONSULTANTS tatement that itemizes interest or charges.
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Check this box if the claim includes interest. Basis for Claim: (See instruction #2) Last four digits of any number by which creditor identifies debtor:	st or other charges in addition to the principal a. Debtor may have scheduled account as: GMFC See instruction #3a) cured by a lien on property or a right of	3b. Uniform Claim Identifie (See instruction #3b) Amount of arrearage and of	KURTZMAN CARSON CONSULTANTS tatement that itemizes interest or charges. r (optional):
Check this box if the claim includes interest. Basis for Claim: (See instruction #2) Last four digits of any number by which creditor identifies debtor: 3. Last four digits of any number by which creditor identifies debtor: (See instruction #4) Check the appropriate box if the claim is see	st or other charges in addition to the principal a. Debtor may have scheduled account as: GMFC See instruction #3a) cured by a lien on property or a right of and provide the requested information.	3b. Uniform Claim Identifie (See instruction #3b) Amount of arrearage and of	KURTZMAN CARSON CONSULTANTS tatement that itemizes interest or charges. r (optional): ther charges, as of the time case was filed, any:
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Gall or part of the claim is entitled to priorit Check this box if the claim includes intered. Basis for Claim: (See instruction #2) 3. Last four digits of any number by which crediter identifies debtor: 3913 4. Secured Claim (See instruction #4) Check the appropriate box if the claim is see sectoff, attach required redacted documents, at Nature of property or right of setoff: Walue of Property: \$\frac{4000000}{40000000000000000000000000000	st or other charges in addition to the principal a. Debtor may have scheduled account as: GMRC See instruction #3a) cured by a lien on property or a right of and provide the requested information. teal Estate	3b. Uniform Claim Identifie (See instruction #3b) Amount of arrearage and of included in secured claim, if Basis for perfection: Amount of Secured Claim: Amount Unsecured:	KURIZMAN CARSON CONSULTANTS tatement that itemizes interest or charges. It (optional): There charges, as of the time case was filed, fany: S
If all or part of the claim is entitled to priorit Check this box if the claim includes intered. Basis for Claim: (See instruction #2) Last four digits of any number by which creditor identifies debtor: 3913 4. Secured Claim (See instruction #4) Check the appropriate box if the claim is see secoff, attach required redacted documents, at Nature of property or right of setoff: Nature of Property: \$\frac{400-000}{200-0000}\$ Annual Interest Rate 5.5% OFixed (when case was filed)	st or other charges in addition to the principal a. Debtor may have scheduled account as: GMAC See instruction #3a) cured by a lien on property or a right of and provide the requested information. teal Estate	3b. Uniform Claim Identifie (See instruction #3b) Amount of arrearage and of included in secured claim, if Basis for perfection: Amount of Secured Claim: Amount Unsecured: claim falls into one of the follo	KURIZMAN CARSON CONSULTANTS tatement that itemizes interest or charges. It (optional): There charges, as of the time case was filed, any: S S S sylvariant that itemizes interest or charges.



12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 4 of 31

B 10 (Official Form 1	0) (12/11)	VIII		2
running accounts, con	ched are redacted copies of any documents that tracts, judgments, mortgages, and security agre- perfection of a security interest are attached.	cements. If the claim is secured, box 4	has been completed, and	
DO NOT SEND ORIG	GINAL DOCUMENTS. ATTACHED DOCU	MENTS MAY BE DESTROYED AFT	TER SCANNING.	RECEIVED
If the documents are r	not available, please explain:			NOV 1 5 2012
8. Signature: (See in	nstruction #8)		KU	IRTZMAN CARSON CONSULTANTS
Check the appropriate	box.			
☐ I am the creditor.	■ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)	☐ I am the trustee, or the debtor, or their authorized agent. (See Bankruptcy Rule 3004.)	O I am a guarantor, su (See Bankruptcy Rule	arety, indorser, or other codebtor. 3005.)
Print Name: 19/7 Title: Company:	ty of perjury that the information provided in the money of the money of the money of the manufacture of the mumber (if different from aptice address above	= Thurre	11.	NOV. 7, 2012
SG-37M PECUF Telephone number:	ETROPOLITAN AUE	WOULUQUOT MAIL.C		C. §§ 152 and 3571.
		To a 11 or 10 or 10 million in 12 a million in Talanta		

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

Last Four Digits of Any Number by Which Creditor Identifies Debtor:
 State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a). If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature to also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, attach a complete copy of any power of attorney, and provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

MORRISON / FOERSTER Residential Capital, LLC RESCAP

Claim Number: 4413

Dear Sirs: Morrison / Foerster: Counsel to the Debtors Larren M. Nathelsky. Gary S. Lee, Lorenzo Marinuzzi, Morrison & Foerster LLP at: 1290 Avenue of the Americas New York, NY 10104.

Upon the Affidavits from Jessica Angel Quiroz substitution durable power of Attorney and Deed (Title): to Ramon Quiroz and his Affidavit in support of Your information of "PROOF OF CLAIM" "UNKNOWN" "BASIC CLAIM" Quiroz Et Al verify Basic Claim was due to the fact Fraud in the Court was arranged by New Century Mortgage Corporation in connection with U.S. Bank, National Association as Trustee GMAC/ Homecomings and the Law Firm of Steven J. Baum P.C. See Exhibits No.(1)

See: Also fabricated documents from Homecomings, Countrywide, Bank of America, and Homecomings Financial. <u>Exhibit Attached No. (2)</u>

<u>ORDERED</u> United States Court of Appeals for the Second Circuit in the City of New York on the 25th day of April, 2013

Upon due Consideration been had in the United States of the Court of Appeals Second Circuit in the matter of the Civil Complaint filed in the United States District Court for the Eastern District of Brooklyn N.Y. E.D.N.Y. 10-cv-2485 and by the ORDER of the United States Court of Appeals for the Second Circuit Present Honorable Ralph K. Winter, Guido Calabresi, Gerald E. Lynch Circuit Judges it is Hereby ORDERED that (1) Appellants Quiroz Et Al motion for Summary Judgment is CONSTRUED as motion for summary reversal of the District court's August 9, 2011 judgment dismissing the Appellants' complaint; (2) as so construed decision on the motion is DEFERRED pending the lifting or termination of the automatic stay, see 11 U.S.C. § 362 (a)(1); Johnson v. Morgenthau, 160 F. 3d 897, 899 (2d Cir.1998) (providing that this Court has "inherent power...to manage and control its docket") See Exhibits attached No. (3)

Jessica Angel Quiroz and Ramon Quiroz Et Al demands U.S. Bank, National Association as Trustee GMAC/ Homecomings and the Law Firm of Steven J. Baum P.C. Caused Physical Harm and Death to Mrs. Helen Quiroz who suffered severe stress pain and suffering over five years and die for Improper and illegal procedure in the Court of Law by the above Corporations whom fraudulently abused and fabricated false documents to steal the Quirozs' family home.

See: Exhibit No. (4) Certificate of Death.

JUNE 18/2013

"Real State Property damages".

Quiroz Et Al Proof of Claim \$1.000.000.00 One Million Dollars to settle this matter.

Respectfully Submitted

Ramon Quiroz Pro-Per -

I swear the above is true under penalties of perjury.

Sworn to before me

On June .1\square., 2013 Notary Public_____

Ramon Quiroz

NOTARY PUBLIC - STATE OF NEW YORK
NO. 01W16251631
QUALIFIED IN KINGS COUNTY
MY COMMISSION EXPIRES 11 1 1 1 1 5

CLAIM NOMBER: 4413

Residential Capital, LLC RESCAP, U.S. Bank National Association As Trustee, GMAC, Homecomings Case No. 12-12020 Quiroz' Et Al Affidavit in Support:

PROOF OF CLAIM NUMBER: 4413

I, Ramon Quiroz, being sworn says: I am the legal owner of the property in question and where I live, I am over 18 years of age and reside at: 89-37 Metropolitan Ave Rego Park New York, 11374, I Swore and present this Affidavit in Support: proof of claim against RESCAP Residential Capital LLC et al: Counsel to the Debtors Larren M. Nathelsky. Gary S. Lee, Lorenzo Marinuzzi, Morrison & Foerster LLP 1290 Avenue of the Americas New York, NY 10104. U.S. Bank, GMAC Homecomings with the Law Office of Zeiner Ellman & Krause L.L.P. Robert Guttman P.C. Attorney for the Appellees (Defendants) located at 575 Lexington Ave New York New York 10022, Appellees (Defendants) Court of Appeals for the Second Circuit N.Y. Index No. 11-3663: no legal Title or Mortgage presented in Court. They are not the real party in interest to this property and are not being authorize to foreclose Appellants' Home, no legal assignment has being recorded in the Supreme Court of the State of New York Queens County Index No.25117/07 and upon the truth of the matter and the proper accuracy and legal documents submitted to this court, the same is true to my knowledge and belief, except as matters therein stated to be alleged on information and belief and as those matters I believed them to be true. To the best of my knowledge information and belief, formed after an inquiry reasonable under the circumstances, the presentation of these papers of the contention therein are not frivolous as defined in subsection (C) of section 130-1-1 of the Rules of the Chief Administration (22 NYCRR).

Please note that no other party in this action has answered, appeared or requested notification of this motion; therefore no other parties are entitled to notice of this application.

The foregoing statements are true, under the penalty of perjury.

Swore to before me

This day...! ... of June, 2013

Ramon Ouiroz

Notary Public

NOTARY PUBLIC - STATE OF NEW YORK
NO. 01W16251631
QUALIFIED IN KINGS COUNTY
MY COMMISSION EXPIRES 1 14 15

RESCAP

MORRISON

FOERSTER

Claim Number: 4413

Dear Claimant: Jessica Angel Quiroz

You are receiving this letter because you or someone on your behalf filed a Proof of Claim form in the jointly-administered chapter 11 bankruptcy cases of Residential Capital, LLC ("ResCap"), GMAC Mortgage, LLC and other affiliated debtors and debtors in possession (collectively, the "Debtors") pending before the United States Bankruptcy Court for the Southern District of New York, Case No. 12-12020 (MG) (the "ResCap bankruptcy case") and we need additional information from you regarding the claims you are asserting against the Debtors.

The Information we Need From You Regarding Your Proof of Claim:

We received and reviewed a copy of the Proof of Claim form and document(s), if any, that you filed in the ResCap bankruptcy case. A copy of your Proof of Claim form is enclosed for your reference. In the process of reviewing the Proof of Claim form and the document(s), if any, you submitted, we noticed that you left the "Basis for Claim" field on the Proof of Claim form blank, or indicated that the basis for your claim is "unknown". In order to evaluate your claim, we need to understand why you believe you are owed money or are entitled to other relief from one of the Debtors.

You Must Respond to this Letter by no Later Than June 20, 2013:

In accordance with the Order of the Bankruptcy Court (Docket No. 3294, filed March 21, 2013), you must respond to this letter by no later than June 20, 2013 with an explanation that states the legal and factual reasons why you believe you are owed money or are entitled to other relief from one of the Debtors as of May 14, 2012 (the date the Debtors filed their bankruptcy cases) and, you must provide copies of any and all documentation that you believe supports the basis for your claim. Included with this letter is a form to assist you in responding to our request.

Consequences of Failing to Respond:

If you do not provide the basis for your claim and the supporting documentation by June 20, 2013, the Debtors may file a formal objection to your Proof of Claim on, among others, the basis that you failed to provide sufficient information and documentation to support your claim, and your claim may be disallowed and permanently expunged. If your claim is disallowed and expunged, you will not receive any payment for your claim and any other requests you may have made for non-monetary relief in your Proof of Claim will be denied. Therefore, it is very important that you respond by the date stated above with the requested information and documentation supporting the basis for your claim.

If your claim relates to a mortgage loan that you believe was originated or serviced by one of the Debtors, please be sure to include the loan number and property address that the loan relates to in the information and documentation that you send us, so that we can effectively search our records for information on your property and loan, and evaluate your claim.

Questions:

If you have any questions about this letter, or need help in providing the requested information and document(s), you should contact an attorney. You may also contact the Special Counsel to the Official Committee of Unsecured Creditors¹ (contact information provided below):

SPECIAL COUNSEL TO THE OFFICIAL COMMITTEE OF UNSECURED CREDITORS

SILVERMANACAMPORA LLP 100 Jericho Quadrangle, Suite 300 Jericho, New York 11753

Telephone: 866-259-5217

Website: http://silvermanacampora.com

E-mail address: rescapborrower@silvermanacampora.com

You must send the requested information and document(s) supporting your claim on or before the date provided in this letter to either;

- (i) Claims.Management@gmacrescap.com, or
- (ii) Residential Capital, LLC
 P.O. Box 385220
 Bloomington, Minnesota 55438

Please mark each piece of correspondence with the Claim Number referenced above.

Sincerely,

Claims Management Residential Capital, LLC

Please be advised that SilvermanAcampora LLP does not represent you individually and, therefore, cannot provide you with legal advice.

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EXHIBIT

1

Gccc cvvvvvcccwwwwwwwwwwwssdbvv v

Residential Capital, LLC RESCAP, U.S. Bank National Association

As Trustee, GMAC, Homecomings

Bankruptcy: Case No. 12-12020

Property Address: 89-37 Metropolitan Ave Rego Park New York 11374

PROOF OF CLAIM NUMBER: 4413 AFFIDAVIT IN SUPPORT

I, Jessica Angel Quiroz, being sworn says: . I am over 18 years of age and reside at: 89-37 Metropolitan Ave Rego Park New York, 11374, I am the legal owner of the property in question I substituted my father Ramon Quiroz as my personal representative including a Durable Power of Attorney for Financial Management as well transferred the Deed to his name. I swore and present this Affidavit in Support of "proof of claim" against RESCAP Residential Capital LLC: Counsel to the Debtors Larren M. Nathelsky. Gary S. Lee, Lorenzo Marinuzzi, Morrison & Foerster LLP 1290 Avenue of the Americas New York, NY 10104.

The United States Court of Appeals for the Second Circuit in the City of New York ORDERED on the 25th day of April, 2013 Index No. 11-3663 the following:

Upon due Consideration been had in the United States of the Court of Appeals Second Circuit in the matter of the Civil Complaint filed in the United States District Court for the Eastern District of Brooklyn N.Y. E.D.N.Y. 10-cv-2485 and by the ORDER of the United States Court of Appeals for the Second Circuit Present Honorable Ralph K. Winter, Guido Calabresi, Gerald E. Lynch Circuit Judges it is Hereby ORDERED that (1) Appellants Quiroz Et Al motion for Summary Judgment is CONSTRUED as motion for summary reversal of the District court's August 9, 2011 judgment dismissing the Appellants' complaint; (2) as so construed decision on the motion is DEFERRED pending the lifting or termination of the automatic stay, see 11 U.S.C. § 362 (a)(1); Johnson v. Morgenthau, 160 F. 3d 897, 899 (2d Cir.1998) (providing that this Court has "inherent power...to manage and control its docket") Upon the truth of the matter and the proper accuracy and legal documents submitted to this court, the same is true to my knowledge and belief, except as matters therein stated to be alleged on information and belief and as those matters I believed them to be true. To the best of my knowledge information and belief, formed after an inquiry reasonable under the circumstances, the presentation of these papers of the contention therein are not frivolous as defined in subsection (C) of section 130-1-1 of the Rules of the Chief Administration (22 NYCRR).

Please note that no other party in this action has answered, appeared or requested notification of this motion; therefore no other parties are entitled to notice of this application.

The foregoing statements are true, under the penalty of perjury.

Swore to before me

This day ... 17 ... of June, 2013

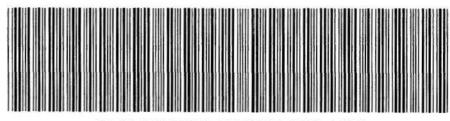
Notary Public

CHRISTOPHER J CAVILEER
Notary Public - State of New York
NO. 01CA6233649
Qualified in Richmond County
My Commission Expires 21/3/15

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 12 of 31

NYC DEPARTMENT OF FINANCE OFFICE OF THE CITY REGISTER

This page is part of the instrument. The City Register will rely on the information provided by you on this page for purposes of indexing this instrument. The information on this page will control for indexing purposes in the event of any conflict with the rest of the document.



2012040300583002001EBAC4

RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 14

Document ID: 2012040300583002

Document Date: 04-01-2012

Preparation Date: 04-03-2012

Document Type: POWER OF ATTORNEY

Document Page Count: 13

PRESENTER:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando1@hotmail.com

PROPERTY DATA

Borough QUEENS Block Lot

3176 13 Entire Lot Unit Address

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CROSS REFERENCE DATA

CRFN or Document ID or _____ Year ___ Reel __ Page ___ or File Number

PARTY ONE:

JESSICA A. QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

PARTIES

PARTY TWO: RAMON QUIROZ

8937 METROPOLITAN AVE REGO PARK, NY 11374

NYC Real Property Transfer Tax:

FEES AND TAXES Filing Fee:

		I LLO II	
Mortgage Mortgage Amount:	\$	0.00	
Taxable Mortgage Amount:	\$	0.00	
Exemption:	10000		
TAXES: County (Basic):	\$	0.00	
City (Additional):	\$	0.00	
Spec (Additional):	\$	0.00	
TASF:	\$	0.00	
MTA:	\$	0.00	
NYCTA:	\$	0.00	
Additional MRT:	\$	0.00	
TOTAL:	\$	0.00	
Recording Fee:	\$	102.00	
Affidavit Fee:	\$	0.00	

NYS Real Estate Transfer Tax: \$ 0.00 RECORDED OR FILED IN THE OFFICE OF THE CITY REGISTER OF THE CITY OF NEW YORK

Recorded/Filed

05-03-2012 14:28

0.00

0.00

City Register File No.(CRFN):

2012000176548

CHAIN NUMBER: 441

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 13 of 31

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2012040300583001003EDA81

RECORDING AND ENDORSEMENT COVER PAGE

PAGE 1 OF 5

Document ID: 2012040300583001

Document Date: 04-03-2012

Preparation Date: 04-19-2012

Document Type: DEED

Document Page Count: 3

PRESENTER:

JESSICA ANGEL OUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

Borough

rayorlando1@hotmail.com

RETURN TO:

JESSICA ANGEL OUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374

347-876-8759

rayorlando 1@hotmail.com

PROPERTY DATA

Block Lot

3176 13 **OUEENS**

Unit Address Entire Lot

8937 METROPOLITAN AVE

Property Type: DWELLING ONLY - 1 FAMILY

CROSS REFERENCE DATA

CRFN_____ or Document ID or _____ Year___ Reel _ Page or File Number

GRANTOR/SELLER:

Affidavit Fee:

HELEN QUIROZ, DECEASED 8937 METROPOLITAN AVE REGO PARK, NY 11374

PARTIES

GRANTEE/BUYER: RAMON QUIROZ

8937 METROPOLITAN AVE REGO PARK, NY 11374

x Additional Parties Listed on Continuation Page

FEES AND TAXES

0.00

Filing Fee: Mortgage 0.00 Mortgage Amount: Taxable Mortgage Amount: 0.00 \$ Exemption: 0.00 TAXES: County (Basic): City (Additional): \$ 0.00 0.00 Spec (Additional): \$ TASF: S 0.00 \$ 0.00 MTA: NYCTA: 0.00 \$ Additional MRT: 0.00 \$ 0.00 TOTAL: \$ 52.00 Recording Fee: \$

S

NYC Real Property Transfer Tax:

NYS Real Estate Transfer Tax:

\$

0.00

0.00

125.00

RECORDED OR FILED IN THE OFFICE OF THE CITY REGISTER OF THE CITY OF NEW YORK

Recorded/Filed

05-03-2012 14:28

City Register File No.(CRFN):

2012000176547

City Register Official Signature

(14) M NUMBER; 4413

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 14 of 31

EXHIBIT

2

Homecomings Financial (NOT A PAYMENT ADDRESS) P.O. Box 890036 Dallas TX 75389 EXHIBIT#1

Homecomings Financia

A GMAC Company
www.homecomings.com

CUSTOMER INFORMATION

Loan Number:

8738

Borrower: Co-Borrower: Property Address: Jessic: Quiroz Heler: Quiroz 8937 Metropolitan Ave Rego Fark NY 11374

Home Phone #: Work Phone #1: Work Phone #2: 718-71:-:752 718-73:-3357 718-631-3500

Please use the form on the back of the coupon is update this information.

#3WNFNYZ #ZSRYXVXWRX3#

- DD04466 000183324 09HFT2 P&

Jessica Quiroz Helen Quiroz 8937 Metropolitan Ave Rego Park NY 11374-5325

tarification in the state of th

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due Interest
Monthly Escrow Installment

2,392.50

2.623.80

EXHIBIT#

Information About Your Account

Per your Note, your loan payment is interest only.

INFORMATION ABOUT YOUR PROPERTY TAXES

We are currently collecting fands in your escrow account for the payment of your real estate property taxes. You may be receiving your real estate tax bill directly from your tax collector. If you receive a bill, please write your loan number on the bill and forward the original to Homecomings Financial, P.O. Box 89:037, Dallas, TX 75389 (be sure to make a copy for your records).

IMPORTANT YEAR-END TAX REPORTING INFORMATION

Your Form 1098 for the year 2005 was mailed to you before january 31, 2006. The information provided in that Form 1098 was only for the period of time we serviced your loan in 2005. If for some reason you do not have the form available, he information is being provided again below. This information is also available on our websits at www.hornecornings.com. The IRS does not require taxpayers to submit the Form 1098 with their tax return.

Mortgage interest paid in 2005: \$9,570.00
Mortgage interest reported to the IRS for 2005: \$,570.00
Factor distanced, no per and while in 2005 42,996.00
Interest credited to your escrow account in 2005: \$1.60

Total Amount Due on 05/01/06

MORTGAGE ACCOUNT SUMMARY

Payment Due Date: 05/01/06
Statement Date: 04/04/06

Account Information as of 04:04/06

Current Principal Balance 522,000.00

Current Escrow Balance 730.15

 Current Escrow Balance
 730.15

 Year to Date Interest
 9.570.00

 Interest.Rate:
 5.500%

PRIOR PERIOD ACTIVITY

231.30 escrow 2.623. 04/03/06 Speed Draft Fee 8.

Make same-day mortgage payments with your AIM/Debit card Call 1.800.206.2901 or visit www.homecomings.com.

Home Like

*The Current Principal Balance does not reflect the total amount required to pay your loan in full.

Pay anime: www.bomecomings.com

BIB BIB II FALL

G4 #KD=

Their more and complete form on towers to late:

PLEASE INCLUDE LOAN NUMBER(S) ON YOUR CHECK

Loan Number: Payment Due 8738 25701706

Jessica Quiroz

Homecomings Financial P. O. Box 78426 Phoenix AZ 85062-8426

Total Amount Due

2.623.80

CLAIM NUMBER 14413

Homecomings Financial (NOT A PAYMENT ADDRESS) P.O. Box 890036 Dallas TX 75389

Homecomings Financis

A GMAC Company

www.homecomings.com

#BWNFNYZ #ZSRYXVXWRX3#

- 0135724 000004400 09HFST 0932710 PA Jessica Quiroz Heien Quiroz 8937 Metropolitan Ave Rego Park NY 11374-5325

hadladladdahladdadhadhdaddalladd

CUSTOMER INFORMATION Loan Number:

3738

Borrower: Co-Borrower: Property Address:

Jessica Quiroz Helen Quiroz 893: Morupolican Ave Rego Park NY 11374

Home Phone #: Work Phone #1: Work Phone #2:

Please use the form on the back of the conpens to update this infor

CURRENT ACCOUNT DETAILS

Mortgage Amount(s) Due

2,392.50 668.76

This is an amount to collect on a debt and any information obstruct will be used for that purpose If you have been discharged of your personal liability for repays can of this dobt, he advised the any action we may take, will be taken against the property only a :t upt against you personally.

Monthly Escrow Installment

information About Your Account

Per your Note, your loss payment is interest only.

IMPORTANT YEAR-END TAX REPORTING INFORMATION

Your Form 1098 for the year 2006 was soulled to you before January 31, 2007. The information provided in that Form 1098 was entry for the period of time we serviced your loan in 2006. If for same reason you do not have the form available, the information is being provided again below. This information is also available on our website at www.hemsecomings.com. The IRS does not require tempsyers to submit the Form 1098 with their tex return.

Mortgage interest puld in 2006: \$28,71 0.00. Mortgage interest reported to the IRS for 2006: \$25,710.00. Taxes disborsed on your behalf in 2006: \$2,726.23 Interest credited to your escrow account in 2006: \$2.34

Total Amount Due on 03/01/07

MORTGAGE ACCOUNT SUMMARY

Payment Due Date:

Interest Rate:

03/01/07 02/27/07

Statement Date:

Account Information as of 02/27/07___ Current Principal Balance Current Escrow Balance Year to Date Interest

522,000.00

1,137.49 4,785.00 5 500%

EXH IBIT #

PRIOR PERIOD ACTIVITY

Activity from 02/23/07 to 02/27/07

02/27/07 02/01/07 Payment: 2,392.50 interest, 668.76 occrow, 47.85 late charge(s) 02/27/07 Speed Draft Fee

3,109.11

THINK OF US AS YOUR PERSONAL MORTGAGE LENDER

Our aim is to provide you with personalized, relevant linaucial solu tallored to your specific needs. Call as tell-free at 1.877,695.3633 (1.877.MyLender).

Make same-day mortgage payments with your ATM/Debit card

Call 1.800.206.2901 or visit www.homecomings.com.

Coming Home

The Current Principal Balance does not reflect the total amount required to pay your loan in full. Please call 1.800.206.2901 to obtain the payoff amount for your loan.

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Check best and complete false as reseme sale of

PLEASE INCLUDE LOAN HUMBER(S) ON YOUR CHECK

Pay cadque assysticatecon

Loan Number:

Payment Due (13/01/07

Jessica Quiroz

Homecomings Financial P. O. Box 78426 Phoenix, AZ 85062-8426

Total Amount Due

CHAIM NUMBER: 4413

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 17 of 31

Homecomings Financial

A GMAC Company PO Box 205 Waterloo, IA 50704-0205

07/06/07

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE

REGO PARK NY 11374

RE: Account Number

8738

Property Address 8937 METROPOLITAN AVE

REGO PARK NY 11374

Dear JESSICA QUIROZ HELEN QUIROZ

> **IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES**

The interest rate on your loan is scheduled to adjust on 08/01/07. Your new interest-only payment will begin effective with the 09/01/07 payment.

Projected principal balance after 08/01/07 payment \$ 522000.00

Previous index value Current interest rate Curr int-only pmt \$ Margin

0.00000% New index value 5.50000% New interest rate 3205.53^ New int-only pmt \$ 5.55000% Escrow*

5.38600% 7.00000% 3045.00 668 76

3713.76

文山路IT *Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments prior to the 09/01/07 payment change, your monthly payment will be adjusted accordingly.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

CHAIM NUMBER: 4413

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response / Pg 18 of 31 of 82 Page 10 # 52

PO Box 205 Waterloo IA 50704-0205

Homecomings Financial

January 8, 2009

EXMIBITALY
PAGE NO. 4

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374

RE:

Account Number

Property Address

8738

8937 METROPOLITAN AVE REGO PARK NY 11374

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 2/1/2009. Your new interestonly payment will begin effective with the 3/1/2009 payment.

Projected principal balance after 2/1/2009 payment \$ 522000.00

ate 7.2500%
nt \$3153.75
\$ 668.76
\$3822.51

Rate Next Change Date 8/1/2009
Principal and Interest Next Change 9/1/2009

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments, your monthly payment may be adjusted depending on the terms of your mortgage documents.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

CLAYM NUMBER 4413

2009/2523 AFFINMATION (Page 13 of 48)

PO Box 205 Waterloo IA 50704-0205

Homecomings Financial

July 9, 2008

JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374 EXMIBIT#5
PAGE No 5

RE:

Account Number

Property Address

8937 METROPOLITAN AVE REGO PARK NY 11374

IMPORTANT NOTICE REGARDING INTEREST RATE AND/OR INTEREST ONLY PAYMENT CHANGES

The interest rate on your loan is scheduled to adjust on 8/1/2008. Your new interest-only payment will begin effective with the 9/1/2008 payment.

Projected principal balance after 8/1/2008 payment \$ 522000.00

Previous Index Value	4.5960%	New Index Value	3.1080%
Current Interest Rate	8.5000%	New Interest Rate	8.6250%
Current Int-only Pmt	\$3697.50	New Int-only pmt	\$3751.88
Margin	5.5500%	Escrow*	\$ 668.76
		Total Pmt	\$4420.64

Rate Next Change Date

2/1/2009

Principal and Interest Next Change

3/1/2009

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value, as defined in your mortgage documents. The result of this addition is subject to rounding and rate cap limitations according to the terms of your mortgage documents.

PLEASE NOTE: If you make additional principal payments, your monthly payment may be adjusted depending on the terms of your mortgage documents.

A Mortgage Account Statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

CLAUM NUMBER: 4413

Countryvide

HOME LOANS

MONTHLY HOME LOAN STATE

OO42074 OHATE WAS AUGUSTED TO THE BOST TO THE SEASON OF THE SEAS

Account Number
Property eddress
\$1337 Malpopolitan Ave. Of

Statement date 01/09/2000 1

CONTACT US

Onfine payments

& account details: customers.countrywide.com

Customer Service: (800) 669-6607

General information: www.countrywide.com

New home loan, refinence or

home equity loans: (800) 686-0145

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CUSTOMER BULLETIN



IMPORTANT NOTICE FOR OUR ELECTRONIC PAYMENT CUSTOMERS — THIS IS YOUR LAST MAILED MONTHLY STATEMENT

Beginning in August 2006, you will receive an online statement only and you will no longer raceive a duplicate statement in the mail. The advantages of going online are plentiful, including 24-hour, 7-day-a-weak access to your detailed account information including your loan balance, transaction history, tax information and more, all offered in a printer-friendly formet. Our web site is just one of the ways we provide more customer service and account access for you than ever before. To access your personalized home page and account details, just log-in to our secure web site at customera.countywide.com. On your first visit, please select the "Create User Ivame and Password" link on the log-in page and follow the simple instructions to be on your way to unlimited account access. Another important tool to help you manage your account is our e-mail notification service. We will send you an e-mail whenever there is activity on your account including confirmation of your recent payment, links to our web site and more information about products and services offered by the Countrywide family of companies. For your added convenience, any ARM statements, escrow adjustment notices and year-and tax information will continue to be analised to you. Thank you for your loyalty to Countrywide Home Loans, We appraciate your the statements.

HOME LOAN

Home loan everview as of 87/06/2005

Principal balance \$44,968.80

Line Charge if payment received after 08/28/2006 \$3.96

Date Payments received
06/12/2006 \$497.79

bandlan Had helmalahadadahadahadahadahadahadahad

07/06/2006

Amount due on 05/12/2006 as of 57/05/2006

Home loan payment due 88/12/2006

\$497.79

(see next page for account details)

NOTICES

The New Seller's and Bayer's Advantage

If you are looking for a new home, Countrywide* wants to help you. To learn more about the variety of resources we offer visit www.countrywide.com or call 1-808-519-9832.

Want more flexibility? Countrywide's online payment service, MortgagePay on the Web, allows you to make your payments around the clock. Visit customers countrywide.com and check out the demo to see just how easy it is.

Calls may be munitored or recorded to ensure quality service.

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Pay online today or enroll in an automatic PayPlan. Need to make a one-time, online payment? Or would you prefer to surell in an electronic payment service where payments are drafted automatically? Whichever you choose. Countrywide makes it easy.

Log onto ourtomers.countrywide.com

- I. If you haven't already, create a user
- name & password
 2. Click "Paymont Services"
 Some of the payment services could even
 help you build the equity in your home
 faster!

*Terms and omittions apply A service for may be assessed. Please read mobile for enrollment details.

	Account aurober	9145
e today or	Jessica Angel Guiroz 89 37 Metropolean Ave	
omatic PayPlan.	Rego Park, NY 11374	
time, online		

SCI OTHER SIDE FOR HAPORTANT INFORMATION

Payment due Aug 12, 2006
After Aug 28, 2006 late payment
Plans trains - payl Interesting or the of

\$497,79 \$507,75

13 Mile by 1 mil 11 il 1 miles

Noted and March Control of the Contr

Countrywide: PO BOX 650694

DALLAS TX 75266-0694

Hardelenfel, Hardlandland Hatelande Hater

Additional Principal

Additional Escrow

Other

Check toxal

CLAIN NUMBER: 4413



Home Loans

PO Box 5170 Simi Valley, CA 93062-5170





0051023 01 AT 0.357 **AUTO T6 1 2754 11374-5325 MSR XW AG 0101---0-2-- C0000060 IN 1 P51074 JESSICA ANGEL QUIROZ 8937 Metropolitan Ave Rego Park NY 11374-5325

EXMIDIT #6 PAGE NO.2



ունակիցներությունը կարերի հերակին հուների կերևի հերակին հերակին հերակին հերակին հերակին հերակին հերակին հերակ

IMPORTANT NOTICE

BAC Home Loans Servicing, LP services your home loan on behalf of the holder of your note (Noteholder). This is to advise you that your account remains seriously delinquent.

If we do not hear from you immediately, we will have no alternative but to take appropriate action to protect the interest of the Noteholder in your property. This action may include returning payments that are less than the total amount due.

Please give this matter your most urgent attention. Please pay the total amount due immediately. BAC Home Loans Servicing, LP will proceed with collection action until your account is brought fully current, and you will be responsible for all cost incurred in this process to the full extent permitted by law.

Note to Delaware Residents: Delaware residents who are struggling with their mortgage payments will find information on state-supported assistance by visiting www.deforeclosurehelp.org or calling 1-800-220-5424.

If you are unable to bring your account current, please contact us at 1.800.641.5302.

Sincerely,

LOAN SERVICING Loan Counselor

HOME LOAN SUMMARY

Home loan overview as of 03/03/2010

\$9.96

Amount due on 03/12/2010 as of 03/03/2010 Home loan payment due 03/12/2010

\$517.71

14,435.91

\$44,809.04 Principal balance Late Charge if payment received after 03/27/2010

Past due payment amount (see next page for account details)

Calls may be monitored or recorded to ensure quality service. We may charge you a fee (of up to \$40.00) for any payment returned or rejected by your financial institution, subject to applicable law

PAYMENT INSTRUCTIONS

- 1. Please
- · don't send cash
- don't staple the check to the payment coupen
- don't include correspondence
- include coupon with payment
- 2. Write the account number on the check or money order.
- 3. Make the check payable to BAC Home Loans Servicing, LP Attn Remittance Processing PO Box 15222 Wilmington, DE 19886-5222

Payment due Mar 12, 2010 (0) **'\$**517.71 Account number Jessica Angel Quiroz After Mar 27, 2010 late payment * \$527.67 89 37 Metropolitan Ave. ent amount includes late charges. See Home Loan Details for break Rego Park, NY 11374 Additional SEE OTHER SIDE FOR IMPORTANT INFORMATION Principal BAC Home Loans Servicing, LP Additional PO BOX 15222 Escrow WILMINGTON, DE 19886-5222 Check total

հրվեզումի միմՈւրվիկիրոկիներ Ուրմիի ինինկների կ

CLAIM NUMBER 4413

Exhibit A - Diligence Response / Pg 22 of 31 of 82 Page 10 # 59 2007/25117 ANSWER (Page 14 of 15) EXHIBITA **Homecomings Financial** Prepared for: JESSICA A QUIROZ October 2007 Statement \$15,000.00 Credit Line: Cash or Credit Availa \$835,98

FIA CARD SERVICES"

Account Information			SECRETARIA DE LA COMPANSIONE DEL COMPANSIONE DE LA COMPANSIONE DE		
Summary of Transactions	•		Billing Eyole and Payme	ent Info	mation
Previous Balance		\$14,535.20	Cays in Billing Cycle		28
Payments and Credits		\$394.00	Bidging Date		10/05/07
Cash Advances	45	\$0.00	1/8		
Purchases and Adjustments	+	\$0.00	Payment Due Date		10/30/07
Periodic Rate Finance Charges	+	\$222,82	Current Payment Due		\$384,00
Transaction Fee Finance Charges	+	\$0.00	Pest Due Amount	+	\$0,00
New Balance Total		\$14,384.02	Total Minimum Payment Due		\$364.00

Customer Service	
For Information on Your Appealst Visit	
www.fecerdeervloes.com	
Mail Payments to:	
FIA CARD SERVICES	
P.O. BOX 15721	
WILMINGTON, DE 19888-57.71	
Meil Billing Inquiries to:	
FIA CARD SERVICES P.O. BOX 15028	
WILMINGTON, DE 19850-8026	
* HE BEEK 1997 FOR THE FOR THE STORY WITH THE PROPERTY OF THE	-
Call toll-free 1-800-362-8299 TDD hearing-impaired 1-800-345-317	8

Transactions Posting Transaction Account ents and Credits Number Payments and Credits
PAYMENT_JHANKYOU 09/28 Number Number Number Category Amount

> PAYDOWN YOUR HORTGAGE WITH THE HOMECOMINGS PINANCIAL EQUITY REMARDS PROGRAM

POINTS SARWED THIS MONTH 192 TOTAL POINTS AVAILABLE

2,500 POINTS REDEEMED THIS MONTH

Category		Periodic Rate	Corresponding Annual Percentage Rate	Balance Subject to Finance Charge
Cash Advances				
A. Balance Transfers, Checks	•	0.04380896 DLY	15.99%	\$0.98
8, ATM, Bank	1	0.05476796 DLY	19.9996	\$14,529,76
C. Purchases		0.043808% DLY	15.99%	50.62

Important Information About Your Account

PAY YOUR BILL QUICKLY WITH THE PAY BY PHONE SERVICE. CALL 1-888-478-7659 TO USE THE AUTOMATED SERVICE OR DISCUSS OTHER PAYMENT OPTIONS.

INTRODUCTORY OFFER! SAVE \$10 ON YOUR FIRST GIFT BOX OF FLORIDA CITRUS FROM AL'S FAMILY FARMS. VISIT WWW.ENJOYCITRUS.COM OR CALL 1-888-231-2450 DEPT. 115

BADE 07

FIA CARD SERVICES P.O. BOX 15721 WILMINGTON, DE 19886-5721 Localitation de la destactation de la destactation de la la destactation de la la destactation de la destact

1 0042485 08679 0406008092 USE111 DO810-DE JESSICA A QUIROZ 8937 METROPOLITAN AVE REGO PARK NY 11374-5325-379

Payment Information ACCOUNT NUMBER: DOBB NEW BALANCE TOTAL \$14,364,02 PAYMENT DUE DATES 10/30/07 \$394.00

Mail this payment coupon along with a check or money order payable to: FIA CARD SERVICES

#524022250#

CLAIM NUMBER: 4413

EXMIBIT:

Declaration



Oowen Loan Servicing, LLC PO Box 4025 Coraopolis, PA 15108-6942 HELPING HOMEOWNERS IS WHAT WE DO! 184

LAIM NUMBER: 4413

Notification Date: 06/06/2013

JESSICA QUIROZ (DAUGTHER) HELEN QUIROZ DECERSED

8937 METROPOLITAN AVE REGO PARK, NY 11374-5325 PROPERTY OWNER: RAMON BUILDOZ SEE: DEBD (AMACHED)

NOTICE OF PLACEMENT RENEWAL NOTIFICATION CERTIFICATE

RE: REFERENCE NUMBER: 5922

Loan Number: B738

Hazard Insurance Uninsured Date: 06/01/2013 Property Location: 8937 METROPOLITAN AVE REGO PARK NY 11374

Q-8000741 Certificate Number:

Effective Date: 06/01/2013 Expiration Date: 06/01/2014 \$549,000.00 Dwelling Limit: Annual Charge: \$5,365.24

THIS COVERAGE WILL NOT PROTECT YOUR INTEREST IN THE PROPERTY.

Dear Customer:

During the past 45 days, we notified you that the lender-placed hazard insurance we previously obtained on your property would be renewed for an additional term of one year, if we did not receive a copy of a valid hazard insurance policy.

This letter is to notify you that, as we have not received the required evidence of coverage, we have renewed your lender-placed hazard insurance coverage with QBE INSURANCE CORPORATION to provide the necessary insurance protection on your property as required under the terms of your mortgage / deed of trust. Enclosed you will find a copy of the Certificate of Insurance that has been purchased by Ocwen Loan Servicing, LLC.

The cost of the insurance in the amount of \$5,365.24 was advanced for the period 06/01/2013 to 06/01/2014. Lender-placed hazard insurance does not provide guaranteed replacement cost coverage.

This insurance will remain in force unless we received evidence of a hazard insurance policy with an effective date on or before 06/01/2013. As set forth in our previous notices, pursuant to your mortgage / deed of trust, the cost of this coverage is your responsibility and will be included in any statements that you may receive going forward. The charges for this insurance, and any state imposed fees, would be paid from your escrow/impound account. If you do not have an escrow/impound account, one may be established. If you obtain coverage on your own and there is a lapse between the effective date of your policy and the lender-placed hazard insurance coverage, you will be responsible for the insurance charges for that period. Any insurance charges not used will be credited to your account. Ocwen Loan Servicing, LLC and/or its affiliates may receive commissions or other compensation in connection with the purchase of lender-placed hazard insurance.

If you have a hazard policy in effect, please forward a copy of the policy to our office immediately, or fax a copy of your policy to us at (866) 336-9021. Please make sure that the appropriate loss payee clause naming us as the mortgagee, is Ocwen Loan Servicing, LLC, Its Successors and/or Assigns. We recommend you speak with your insurance company or agent for assistance.

CLAIM NUMBER: 4413

OBE INSURANCE CORPORATION Exhibit A - Diligence Response Insurance Service Center Entered 09/04/14 11:44:19 Declaration Declaration 256-9962

New York, NY 10005

Home Office: c/o CT Corporation System 116 Pine Street, Suite 320

Harrisburg, PA 17101

CHAIM NUMBER: 4413

CORAOPOLIS, PA 15108-6942

Residential Property Declarations

LOAN NUMBER:

8738

NAMED INSURED JESSICA QUIROZ HELEN QUIROZ 8937 METROPOLITAN AVE REGO PARK, NY 11374-5325 NOTIFICATION DATE: 06/06/2013

P.O. BOX 4025

MORTGAGEE

OCWEN LOAN SERVICING, LLC INSURANCE SERVICE CENTER

P.O. BOX 4025

CORAOPOLIS, PA 15108-6942

		Amount of Insurance	Premium
POLICY NUMBER 0741	Dwelling	\$549,000.00	\$5,325.30
POLICY TERM: FROM 06/01/2013 TO 06/01/2014 NOON 12:01am IF WE ELECT TO CONTINUE THIS INSURANCE, WE WILL RENEW THIS POLICY IF YOU PAY THE REQUIRED RENEWAL PREMIUM FOR EACH SUCCESSIVE POLICY PERIOD, SUBJECT TO OUR RATES, RULES AND FORMS IN EFFECT. YOU MUST PAY US PRIOR TO THE END OF THE CURRENT POLICY PERIOD OR ELSE THIS POLICY WILL EXPIRE.	Deductible - per loss occurrence Property is VACANT at time of loss Vandalism & Malicious Mischief All Other Covered Losses	\$1,000.00 \$1,000.00 \$1,000.00	
PROPERTY LOCATION	NY STATE FIRE SURCHARGE	0.750%	\$39.94
8937 METROPOLITAN AVE REGO PARK NY 11374	TOTAL	CHARGES	\$5,365.24
ENDORSEMENTS ATTACHED AND FORMING A PART OF THE POLICY RP1299 (0109), RP1202 (0109), IL1701 (0510), RP1531 (0109), IL1705 (0109), IL1401 (0109)			

Subject to the terms and provisions of this policy and the coverage forms and endorsements attached hereto, it is agreed that the insurance applies to the property described above and to any person shown as a Named Insured with respect to such property, subject to the following additional provisions:

The above Mortgagee is authorized to advance all funds to be recovered from the Named Insured for the insurance afforded.

DEDUCTIBLES: Please refer to the deductibles shown above for the coverage provided by this policy.

THIS POLICY ONLY COVERS DWELLINGS. IT DOES NOT COVER YOUR PERSONAL PROPERTY.

For Customer Service questions, please call our toll free Customer Service Number at: (800) 256-9962 To report a CLAIM, please contact our Claim Department at 1-800-323-7466 or, you may report a new claim using our website at www.qbefirst.com

CLAIM NUMBER 4413

12-12020-mg Doc 7480-2 Filed 09/04/14 Entered 09/04/14 11:44:19 Declaration Exhibit A - Diligence Response Pg 25 of 31

EXHIBIT

3

Case: 11-3663 | Document 140 | Page: 1 | 04/25/2013 | 919097

E.D.N.Y.- Bklyn 10-cv-2485 Matsumoto, J. Azrack, M.J.

United States Court of Appeals SECOND CIRCUIT

At a stated term of the United States Court of Appeals for the Second Circuit, held at the Thurgood Marshall United States Courthouse, 40 Foley Square, in the City of New York, on the 25th day of April, two thousand thirteen.

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Ralph K. Winter, Guido Calabresi, Gerard E. Lynch, Circuit Judges.

Ramon Quiroz, et al.,

Plaintiffs-Appellants,

V.

11-3663

U.S. Bank National Association, as Trustee, et al.,

Defendants-Appellees.

Appellant Ramon Quiroz, pro se, moves: (1) for an order granting "summary judgment" in the Appellants' favor; and (2) to lift the automatic stay imposed upon the filing of a Chapter 11 bankruptcy petition by Appellees Homecomings Financial ("Homecomings") and GMAC Mortgages ("GMAC"). By order entered on May 24, 2012, this Court stayed the above-captioned appeal pending the lifting or termination of the automatic stay.

Upon due consideration, it is hereby ORDERED that: (1) the Appellants' motion for "summary judgment" is CONSTRUED as a motion for summary reversal of the district court's August 9, 2011 judgment dismissing the Appellants' complaint; (2) as so construed, decision on the motion is DEFERRED pending the lifting or termination of the automatic stay, see 11 U.S.C. § 362(a)(1); Johnson v. Morgenthau, 160 F.3d 897, 899 (2d Cir. 1998) (providing that this Court has "inherent

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power... to manage and control its docket"); and (3) the Appellants' motion to lift the automatic stay is DENIED, see In re Sonnax Indus., 907 F.2d 1280, 1287 (2d Cir. 1990) (noting that the decision to lift the automatic stay is left to the sound discretion of the bankruptcy court). Any future motion to lift the automatic stay should be filed in the bankruptcy court. See Fed. R. Bankr. P. 9014.

Finally, we note that Appellant Ramon Quiroz has informed this Court that Appellant Helen Quiroz has died. However, this Court has no information as to whether she has a personal representative who could be substituted under Federal Rule of Appellate Procedure 43(a). Additionally, Appellant Jessica Angel Quiroz may not be a proper party to this appeal, as she did not sign the notice of appeal and this Court has no information as to whether she was a minor child at the time that it was filed. See Fed. R. App. P. 3(c)(2). Accordingly, the Appellants are ORDERED to file, within 30 days of the date that Homecomings and GMAC notify this Court that the automatic stay has been lifted or terminated, affidavits or affirmations stating: (1) whether Appellant Helen Quiroz has a personal representative suitable for substitution persuant to Federal Rule of Appellate Procedure 43(a); and (2) the age of Appellant Jessica Angel Quiroz at the time that the September 8, 2011 notice of appeal was filed.

FOR THE COURT: Catherine O'Hagan Wolfe, Clerk

A True Copy

Catherine O'Hagan Wolfe Clerk

United States Court of Appeals, Second Circuit

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EXHIBIT

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DATE FILED

THE CITY OF NEW YORK - DEPARTMENT OF HEALTH AND MENTAL HYGIENE

NEW YORK CITY DEPARTMENT OF HEALTH AND MENTAL HYGIENE FEBRUARY 23, 2012 06:00 PM

CERTIFICATE OF DEATH

Certificate No. 156-12-007476

1. DECEDENTS HELEN

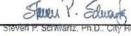
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		June	21		(years)	Months	Days	Hours	Minutes		3913			
ARS City Burial, by Phys	Brooklyn, New York 1 © 8th grade or less; none 4 © S 2 © 9th - 12th grade; no diploma 5 © A 3 % High school graduate or GEO 8 © 8					scribes the highest degree or level of school completed at the time of death) Some college credit, but no degree 7 Q Master's degree (e.g., MA, MS, MEng, MEd, MSW, MBA) Associate degree (e.g., AA, AS) 8 Q Doctorate (e.g., PhD, EdD) or Professional degree (e.g., MD, DDS, DVM, LL8, JD)								
PERSONAL PARTICULARS uneral Director or, in case of City B	110. 2101 110.01						17. Surviving Spouse's/Pertner's Name (II wife, name prior to first marriage)(First Middle, Last) Ramon Quiroz							
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ASC al D	20a. Informant's Name 20b. Relationship to Deco					1 20c. Address (Street and Number Apt No. City & State ZIP Code)								
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CLAIM NUMBER: 4413

This is to certify that the foregoing is a true copy of a record on file in the Department of Health d Mental Hygiene. The Department of Health and Mental Hygiene does not certify to the truth nents made thereon, as no inquiry as to the facts has been provided by law

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